

## LOAN PROBLEMS

### Monthly Payment

Find the monthly payment on a 30-year loan of \$220,000 at 7.5% annual interest rate.

Keystroke	Display
[On/C] [On/C]	0.00
220000 [L/A]	220,000.00
7.5 [Int]	7.50
30 [Term]	30.00
[Pmt]	1,538.27

### Term

How long does it take to pay off a loan of \$275,000 at 6.5% interest if you make payments of \$1,700 each month?

Keystroke	Display
[On/C] [On/C]	0.00
275000 [L/A]	275,000.00
6.5 [Int]	6.50
1700 [Pmt]	1,700.00
[Term]	32.23

What is the periodic term, or # of months?

Keystroke	Display
[Term]	386.76

### Interest Rate

Find the interest rate on a mortgage where the loan amount is \$155,000, term is 30 years and the monthly payment is \$1,100.

Keystroke	Display
[On/C] [On/C]	0.00
155000 [L/A]	155,000.00
30 [Term]	30.00
1100 [Pmt]	1,100.00
[Int]	7.65

What is the periodic interest?

Keystroke	Display
[Int]	0.64



### Loan Amount

How much can you borrow if the interest rate is 7.75% on a 30-year mortgage and you can afford to pay \$1,200 each month?

Keystroke	Display
[On/C] [On/C]	0.00
7.75 [Int]	7.75
30 [Term]	30.00
1200 [Pmt]	1,200.00
[L/A]	167,501.32

### Quarterly Payment

Find the quarterly payment on a 10-year loan of \$15,000 at 10% annual interest rate.

Keystroke	Display
[On/C] [On/C]	0.00
4 [Set] [+]	4.00
10 [Term]	10.00
15000 [L/A]	15,000.00
10 [Int]	10.00
[Pmt]	597.54
12 [Set] [÷] (return to 12 pmts/yr)	12.00

### Delta %—Rate of Appreciation

A home originally purchased for \$150,000 sold a year later for \$185,000. What is the rate of appreciation?

Keystroke	Display
150,000 [Set] [%]	150,000.00
185,000 [=]	23.33

### Total Interest & Principal Paid—Amortization

How much interest & principal and total will you pay on a 30-year, \$180,000 loan at 7% interest?

Keystroke	Display
[On/C] [On/C]	0.00
180000 [L/A]	180,000.00
7 [Int]	7.00
30 [Term]	30.00
[Pmt]	1,197.54
[Set] [Pmt] (range of pmts.)	1-360
[Pmt] (total interest)	251,116.02
[Pmt] (total principal)	180,000.00
[Pmt] (total payments)	431,116.02

### Total Interest, Principal & Rem. Balance—for Range of Payments

How much total interest & principal will you pay in payments 1-36 on a 30-year, \$100,000 loan at 7% interest? What is the remaining balance after payments 1-36?

Keystroke	Display
[On/C] [On/C]	0.00
100000 [L/A]	100,000.00
7 [Int]	7.00
30 [Term]	30.00
[Pmt]	665.30
36 [Set] [Pmt] (range of pmts.)	1-36
[Pmt] (total interest)	20,677.85
[Pmt] (total principal)	3,273.04
[Pmt] (total payments)	23,950.89
[Pmt] (rem. balance)	96,726.96*

\*Note: Also displayed via 36 [Set] [L/A].

### Trust Deed/Purchase Price of a Note—Fully Amortized

You'd like to buy a mortgage with 15 years remaining, \$100 per month in incoming payments and you desire a 25% return. What will you pay for the mortgage? What if you desire a 20% yield?

Keystroke	Display
[On/C] [On/C]	0.00
25 [Int]	25.00
15 [Term]	15.00
100 [Pmt]	100.00
[L/A] (price)	4,682.68
20 [Int]	20.00
[L/A] (new price)	5,693.80

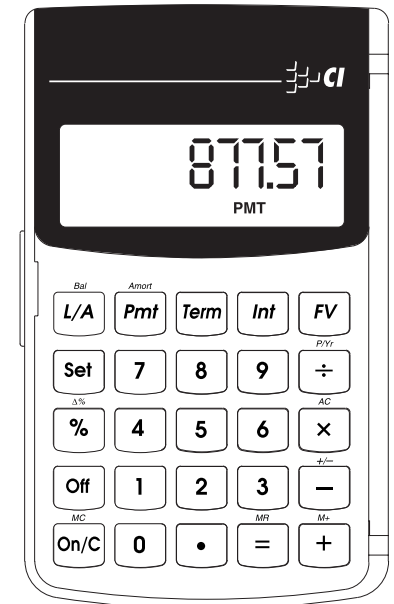
### Future Value

What will a \$200,000 house be worth after 3 years, if you figure an inflation or appreciation rate of 8.5%?

Note: Set periods to one per year.

Keystroke	Display
[On/C] [On/C]	0.00
1 [Set] [÷]	1.00
200000 [L/A]	200,000.00
3 [Term]	3.00
8.5 [Int]	8.50
[FV]	255,457.83
12 [Set] [÷] (return to 12 pmts/yr)	12.00

## USER'S GUIDE



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## KEY DEFINITIONS

### [On/C] — On/Clear Key

Turns power on. Pressing once clears the display. Pressing twice clears all temporary values.

### [Off] — Off Key

Turns all power off, clearing all non-permanent registers.

### [+] [-] [x] [÷] [=]

Arithmetic operation keys.

### [%]

Four-function percent key.

### [0] – [9] and [.]

Digits used for keying in numbers.

## Mortgage/TVM Keys

### [L/A] — Loan Amount or Present Value

Enters or solves for the initial loan amount or present value of a financial problem.

### [Pmt] — Payment

Enters or solves for the periodic principal and interest (P&I) payment.

### [Term] — Term of Loan

Enters or solves for the number of years. Second press displays the number of periods. (**Note:** term is stored permanently, until you change it.)

### [Int] — Interest

Enters or solves for the annual interest rate. Second press displays the periodic interest rate. (**Note:** stored permanently, until you change it.)

### [FV] — Future Value

Enters or solves for the future value of a financial problem.

## Amortization Keys

### [Set] [L/A] — Remaining Balance

Displays the remaining balance of the loan, when preceded by an individual payment (e.g., 12 [Set] [L/A] displays the remaining balance after payment 12).

### [Set] [Pmt] — Amortization

Displays the range of payments, total interest, total principal, total payments and remaining balance, when preceded by an individual payment. For example, enter 12 [Set] [Pmt] to display the total P&I reduction for payments 1-12.

## No. of Payments

The calculator is set to monthly loans, or 12 payments per year (P/Yr). To change to other than 12 payments per year, use the [Set] and [÷] keys—e.g., to set a loan to 6 payments per year, press: 6 [Set] [÷].

**Note:** remember to change back to 12 by either resetting 12 [Set] [÷] or performing an All-Clear/Reset [Set] [x].

## Percentage Calculations

The percent [%] key can be used for finding a given percent of a number or for working add-on, discount or division % calculations. For example: 800 [x] 25 [%] [=] 200.00 or 250 [+] 10 [%] [=] 275.00

## Memory

[Set] [+] — Store value in semi-permanent memory (e.g., 150 [Set] [+]).

[Set] [=] — Recall memory value (e.g., if 150 has been stored in Memory, pressing [Set] [=] will display 150).

[Set] [On/C] — Clears memory value.

[Off] — Clears memory value.

(**Note:** semi-permanent means the value is not cleared by pressing [On/C] twice. Value is only cleared by pressing the [Off] key.)

## LCD Display Test Sequence

A display of “1-1” indicates the LCD Display Test Sequence has been initiated. To clear, turn the unit [Off] and press [On/C] twice.

## Decimal Place Selection

Press [Set] and the number of decimal places desired, up to seven (e.g., [Set] 1, [Set] 2, etc.).

**Note:** Decimal place selection is permanent; to change, you must reset.

## All-Clear

To clear/reset calculator to its default values, press [Set] and [x] (A/C). **CAUTION:** use this only when you wish to return the calculator to its default values.

## Reset

If your calculator should ever “lock up,” press Reset—a small hole located above the [FV] key/upper right—using the end of a paper clip.

## Accuracy

Your calculator has a nine (9) digit display. Each calculation is carried out internally to 12 digits.

## Auto Shut-Off

8-12 min. of non-use.

## Batteries

Batteries Included: Two LR-43 batteries  
Battery-Life: 575 hours of actual use

**Note:** Use caution when disposing of batteries, as they contain hazardous chemicals.

## WARRANTY

Calculated Industries (“CI”) warrants this product against defects in materials and workmanship for a period of one (1) year from the date of original consumer purchase in the U.S. If a defect exists during the warranty period, CI at its option will either repair (using new or remanufactured parts) or replace (with a new or remanufactured calculator) the product at no charge.

THE WARRANTY WILL NOT APPLY TO THE PRODUCT IF IT HAS BEEN DAMAGED BY MISUSE, ALTERATION, ACCIDENT, IMPROPER HANDLING OR OPERATION, OR IF UNAUTHORIZED REPAIRS ARE ATTEMPTED OR MADE. SOME EXAMPLES OF DAMAGES NOT COVERED BY WARRANTY INCLUDE, BUT ARE NOT LIMITED TO, BATTERY LEAKAGE, BENDING, OR VISIBLE CRACKING OF THE LCD, WHICH ARE PRESUMED TO BE DAMAGES RESULTING FROM MISUSE OR ABUSE.

## Warranty Repair Service – U.S.A.

To obtain warranty service in the U.S., ship the product postage paid to Calculated Industries (address listed on opposite page). Please provide an explanation of the service requirement, your name, address, day phone number and dated proof of purchase (typically a sales receipt). If the product is over 90 days old, include payment of \$6.95 for return shipping and handling within the contiguous 48 states. (Outside the contiguous 48 states, please call CI for return shipping costs.)

A repaired or replacement product assumes the remaining warranty of the original product or 90 days, whichever is longer.

## Non-Warranty Repair Service – U.S.A.

Non-warranty repair covers service beyond the warranty period or service requested due to damage resulting from misuse or abuse.

Contact Calculated Industries to obtain current product repair information and charges. Repairs are guaranteed for 90 days.

## Repair Service – Outside the U.S.A.

To obtain warranty or non-warranty repair service for goods purchased outside the U.S., contact the dealer through which you initially purchased the product. If you cannot reasonably have the product repaired in your area, you may contact CI to obtain current product repair information and charges, including freight and duties.

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